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Attorneys for Defendants ARS NATIONAL SERVICES, INC. and JASON A. HOWERTON

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION

RAYMOND CHARLES MEYER,

Plaintiff,

v.

ARS NATIONAL SERVICES, INC.,
D/B/A ASSOCIATED RECOVERY
SYSTEMS, a California corporation, and
JASON A. HOWERTON, individually
and in his official capacity,

Defendants.

CASE NO. C07-06422 JF

The Hon. Jeremy Fogel

**DEFENDANT ARS NATIONAL
SERVICES, INC.'S ANSWER TO
COMPLAINT AND DEMAND FOR
JURY TRIAL**

Action Filed: December 20, 2007
Trial Date: None

Defendant ARS NATIONAL SERVICES, INC. ("Defendant"), for itself and for no other defendant, answers the complaint as follows:

(1) Answering paragraph No. 1, Defendant denies that it has violated any statute whatsoever. As to the remaining allegations, Defendant lacks sufficient information and belief on which to either admit or deny the allegations and on that basis, denies each and every allegation.

(2) Answering paragraph No. 2, Defendant lacks sufficient information and belief on which to either admit or deny the allegations and on that basis, denies each and every allegation.

(3) Answering paragraph No. 3, Defendant denies that it has violated any

1 statute whatsoever. As to the remaining allegations, Defendant lacks sufficient
2 information and belief on which to either admit or deny the allegations and on that
3 basis, denies each and every allegation.

4 (4) Answering paragraph No. 4, Defendant lacks sufficient information and
5 belief on which to either admit or deny the allegations and on that basis, denies each
6 and every allegation.

7 (5) Answering paragraph No. 5, Defendant lacks sufficient information and
8 belief on which to either admit or deny the allegations and on that basis, denies each
9 and every allegation.

10 (6) Answering paragraph No. 6, Defendant lacks sufficient information and
11 belief on which to either admit or deny the allegations and on that basis, denies each
12 and every allegation.

13 (7) Answering paragraph No. 7, Defendant admits the allegations contained
14 therein.

15 (8) Answering paragraph No. 8, Defendant admits that Jason A. Howerton
16 is a natural person, was an employee of ARS National Services, Inc. at all relevant
17 times, and may be served at his business address as stated. Defendant denies that Mr.
18 Howerton is a "debt collector" within the meaning of 15 U.S.C. §1692a(6) and Cal.
19 Civil Code § 1788.2(c). As to the remaining allegations, Defendant lacks sufficient
20 information and belief on which to either admit or deny the allegations and on that
21 basis, denies each and every allegation.

22 (9) Answering paragraph No. 9, Defendant lacks sufficient information and
23 belief on which to either admit or deny the allegations and on that basis, denies each
24 and every allegation.

25 (10) Answering paragraph No. 10, Defendant lacks sufficient information
26 and belief on which to either admit or deny the allegations and on that basis, denies
27 each and every allegation.

28 (11) Answering paragraph No. 11, Defendant lacks sufficient information

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1 and belief on which to either admit or deny the allegations and on that basis, denies
2 each and every allegation.

3 (12) Answering paragraph No. 12, Defendant lacks sufficient information
4 and belief on which to either admit or deny the allegations and on that basis, denies
5 each and every allegation.

6 (13) Answering paragraph No. 13, Defendant lacks sufficient information
7 and belief on which to either admit or deny the allegations and on that basis, denies
8 each and every allegation.

9 (14) Answering paragraph No. 14, the letter speaks for itself.

10 (15) Answering paragraph No. 15, Defendant lacks sufficient information
11 and belief on which to either admit or deny the allegations and on that basis, denies
12 each and every allegation.

13 (16) Answering paragraph No. 16, Defendant lacks sufficient information
14 and belief on which to either admit or deny the allegations and on that basis, denies
15 each and every allegation.

16 (17) Answering paragraph No. 17, Defendant lacks sufficient information
17 and belief on which to either admit or deny the allegations and on that basis, denies
18 each and every allegation.

19 (18) Answering paragraph No. 18, Defendant lacks sufficient information
20 and belief on which to either admit or deny the allegations and on that basis, denies
21 each and every allegation.

22 (19) Answering paragraph No. 19, Defendant lacks sufficient information
23 and belief on which to either admit or deny the allegations and on that basis, denies
24 each and every allegation.

25 (20) Answering paragraph No. 20, Defendant lacks sufficient information
26 and belief on which to either admit or deny the allegations and on that basis, denies
27 each and every allegation.

28 (21) Answering paragraph No. 21, Defendant lacks sufficient information

1 and belief on which to either admit or deny the allegations and on that basis, denies
2 each and every allegation.

3 (22) Answering paragraph No. 22, the letter speaks for itself.

4 (23) Answering paragraph No. 23, Defendant lacks sufficient information
5 and belief on which to either admit or deny the allegations and on that basis, denies
6 each and every allegation.

7 (24) Answering paragraph No. 24, Defendant lacks sufficient information
8 and belief on which to either admit or deny the allegations and on that basis, denies
9 each and every allegation.

10 (25) Answering paragraph No. 25, Defendant lacks sufficient information
11 and belief on which to either admit or deny the allegations and on that basis, denies
12 each and every allegation.

13 (26) Answering paragraph No. 26, Defendant lacks sufficient information
14 and belief on which to either admit or deny the allegations and on that basis, denies
15 each and every allegation.

16 (27) Answering paragraph No. 27, Defendant lacks sufficient information
17 and belief on which to either admit or deny the allegations and on that basis, denies
18 each and every allegation.

19 (28) Answering paragraph No. 28 and each subpart therein, Defendant lacks
20 sufficient information and belief on which to either admit or deny the allegations and
21 on that basis, denies each and every allegation.

22 (29) Answering paragraph No. 29, Defendant lacks sufficient information
23 and belief on which to either admit or deny the allegations and on that basis, denies
24 each and every allegation.

25 (30) Answering paragraph No. 30, Defendant lacks sufficient information
26 and belief on which to either admit or deny the allegations and on that basis, denies
27 each and every allegation.

28 (31) Answering paragraph No. 31, Defendant lacks sufficient information

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1 and belief on which to either admit or deny the allegations and on that basis, denies
2 each and every allegation.

3 (32) Answering paragraph No. 32, Defendant lacks sufficient information
4 and belief on which to either admit or deny the allegations and on that basis, denies
5 each and every allegation.

6 (33) Answering paragraph No. 33, the letter speaks for itself.

7 (34) Answering paragraph No. 34, Defendant lacks sufficient information
8 and belief on which to either admit or deny the allegations and on that basis, denies
9 each and every allegation.

10 (35) Answering paragraph No. 35, Defendant lacks sufficient information
11 and belief on which to either admit or deny the allegations and on that basis, denies
12 each and every allegation.

13 (36) Answering paragraph No. 36, Defendant lacks sufficient information
14 and belief on which to either admit or deny the allegations and on that basis, denies
15 each and every allegation.

16 (37) Answering paragraph No. 37, Defendant lacks sufficient information
17 and belief on which to either admit or deny the allegations and on that basis, denies
18 each and every allegation.

19 (38) Answering paragraph No. 38, Defendant lacks sufficient information
20 and belief on which to either admit or deny the allegations and on that basis, denies
21 each and every allegation.

22 (39) Answering paragraph No. 39, Defendant lacks sufficient information
23 and belief on which to either admit or deny the allegations and on that basis, denies
24 each and every allegation.

25 (40) Answering paragraph No. 40, Defendant lacks sufficient information
26 and belief on which to either admit or deny the allegations and on that basis, denies
27 each and every allegation.

28 (41) Answering paragraph No. 41, Defendant lacks sufficient information

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1 and belief on which to either admit or deny the allegations and on that basis, denies
2 each and every allegation.

3 (42) Answering paragraph No. 42, Defendant lacks sufficient information
4 and belief on which to either admit or deny the allegations and on that basis, denies
5 each and every allegation.

6 (43) Answering paragraph No. 43, Defendant lacks sufficient information
7 and belief on which to either admit or deny the allegations and on that basis, denies
8 each and every allegation.

9 (44) Answering paragraph No. 44, Defendant lacks sufficient information
10 and belief on which to either admit or deny the allegations and on that basis, denies
11 each and every allegation.

12 (45) Answering paragraph No. 45, Defendant lacks sufficient information
13 and belief on which to either admit or deny the allegations and on that basis, denies
14 each and every allegation.

15 (46) Answering paragraph No. 46, the letter speaks for itself.

16 (47) Answering paragraph No. 47, Defendant lacks sufficient information
17 and belief on which to either admit or deny the allegations and on that basis, denies
18 each and every allegation.

19 (48) Answering paragraph No. 48, Defendant lacks sufficient information
20 and belief on which to either admit or deny the allegations and on that basis, denies
21 each and every allegation.

22 (49) Answering paragraph No. 49, the letter speaks for itself.

23 (50) Answering paragraph No. 50, Defendant lacks sufficient information
24 and belief on which to either admit or deny the allegations and on that basis, denies
25 each and every allegation.

26 (51) Answering paragraph No. 51, Defendant lacks sufficient information
27 and belief on which to either admit or deny the allegations and on that basis, denies
28 each and every allegation.

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1 (52) Answering paragraph No. 52, the letter speaks for itself.

2 (53) Answering paragraph No. 53, Defendant lacks sufficient information
3 and belief on which to either admit or deny the allegations and on that basis, denies
4 each and every allegation.

5 (54) Answering paragraph No. 54, Defendant denies each and every
6 allegation contained therein.

7 (55) Answering paragraph No. 55, Defendant denies each and every
8 allegation contained therein and further denies that it has violated any statute
9 whatsoever.

10 (56) Answering paragraph No. 56, Defendant denies each and every
11 allegation contained therein and further denies that it has violated any statute
12 whatsoever.

13 (57) Answering paragraph No. 57, Defendant lacks sufficient information
14 and belief on which to either admit or deny the allegations and on that basis, denies
15 each and every allegation.

16 (58) Answering paragraph No. 58, Defendant repeats paragraphs 1 through
17 56 of this answer as if set forth at length herein.

18 (59) Answering paragraph No. 59, Defendant lacks sufficient information
19 and belief on which to either admit or deny the allegations and on that basis, denies
20 each and every allegation.

21 (60) Answering paragraph No. 60, Defendant admits the allegations
22 contained therein.

23 (61) Answering paragraph No. 61, Defendant denies each and every
24 allegation contained therein.

25 (62) Answering paragraph No. 62, Defendant lacks sufficient information
26 and belief on which to either admit or deny the allegations and on that basis, denies
27 each and every allegation.

28 (63) Answering paragraph No. 63 and each subpart therein, Defendant denies

1 each and every allegation contained therein and further denies that it has violated any
2 statute whatsoever.

3 (64) Answering paragraph No. 64 and each subpart therein, Defendant denies
4 each and every allegation contained therein and further denies that it has violated any
5 statute whatsoever.

6 (65) Answering paragraph No. 65, Defendant denies each and every
7 allegation contained therein.

8 (66) Answering paragraph No. 66, Defendant denies that it has violated any
9 statute whatsoever and further denies that plaintiff is entitled to any damages
10 whatsoever.

11 (67) Answering paragraph No. 67, Defendant lacks sufficient information
12 and belief on which to either admit or deny the allegations and on that basis, denies
13 each and every allegation.

14 (68) Answering paragraph No. 68, Defendant incorporates paragraphs 1
15 through 66 as if set forth at length herein.

16 (69) Answering paragraph No. 69, Defendant lacks sufficient information
17 and belief on which to either admit or deny the allegations and on that basis, denies
18 each and every allegation.

19 (70) Answering paragraph No. 70, Defendant admits the allegations
20 contained therein.

21 (71) Answering paragraph No. 71, Defendant denies each and every
22 allegation contained therein.

23 (72) Answering paragraph No. 72, Defendant lacks sufficient information
24 and belief on which to either admit or deny the allegations and on that basis, denies
25 each and every allegation.

26 (73) Answering paragraph No. 73 and each subpart therein, Defendant denies
27 each and every allegation contained therein and further denies that it has violated any
28 statute whatsoever.

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1 (74) Answering paragraph No. 74 and each subpart therein, Defendant denies
2 each and every allegation contained therein and further denies that it has violated any
3 statute whatsoever.

4 (75) Answering paragraph No. 75, Defendant denies each and every
5 allegation contained therein.

6 (76) Answering paragraph No. 76, Defendant denies that it has violated any
7 statute whatsoever and denies that Plaintiff is entitled to any damages whatsoever.

8 (77) Answering paragraph No. 77, Defendant denies that it has violated any
9 statute whatsoever and denies that Plaintiff is entitled to any damages whatsoever.

10 (78) Answering paragraph No. 78, Defendant denies that it has violated any
11 statute whatsoever and denies that Plaintiff is entitled to any damages whatsoever.

12 (79) Answering paragraph No. 79, Defendant notes that Plaintiff purports to
13 accurately describe the law. To the extent that plaintiff's representation of the law is
14 inaccurate, Defendant denies each and every allegation contained therein.

15
16 **FIRST AFFIRMATIVE DEFENSE**

17 1. As a separate, affirmative defense, Defendant alleges that the
18 Complaint, and each and every purported cause of action contained therein, fails to
19 state facts sufficient to constitute a cause of action.

20 **SECOND AFFIRMATIVE DEFENSE**

21 2. As a separate, affirmative defense, Defendant alleges that the alleged
22 actions of Defendant were proper and did not violate any provisions of 15 U.S.C.
23 §1692 et. seq.

24 **THIRD AFFIRMATIVE DEFENSE**

25 3. As a separate, affirmative defense, Defendant alleges that at all times
26 mentioned in the Complaint, Defendant acted lawfully and within its legal rights,
27 with a good faith belief in the exercise of that right, and in the furtherance of a
28 legitimate business purpose. Further, Defendant acted in good faith in the honest

1 belief that the acts, conduct and communications, if any, of the Defendant were
2 justified under the circumstances based on information reasonably available to this
3 answering Defendant.

4 **FOURTH AFFIRMATIVE DEFENSE**

5 4. As a separate, affirmative defense, Defendant alleges that the alleged
6 actions of the Defendant were not accompanied by actual malice, intent or ill will.

7 **FIFTH AFFIRMATIVE DEFENSE**

8 5. As a separate, affirmative defense, Defendant alleges that Defendant's
9 conduct, communications and actions, if any, were privileged.

10 **SIXTH AFFIRMATIVE DEFENSE**

11 6. As a separate, affirmative defense, assuming arguendo that this
12 answering Defendant violated a statute alleged in the complaint, which
13 presupposition the answering Defendant denies, such violation was not intentional
14 and resulted from a bona fide error, notwithstanding the maintenance of procedures
15 reasonably adapted to avoid any such error.

16 **SEVENTH AFFIRMATIVE DEFENSE**

17 7. As a separate, affirmative defense, Defendant alleges that Plaintiff is
18 barred from any recovery against this answering Defendant by the doctrine of laches.

19 **EIGHTH AFFIRMATIVE DEFENSE**

20 8. As a separate, affirmative defense, Defendant alleges that its conduct,
21 communications and actions, if any, were privileged pursuant to Civil Code
22 §1785.32.

23 **NINTH AFFIRMATIVE DEFENSE**

24 9. As a separate, affirmative defense, Defendant alleges that it, at all times
25 alleged in the complaint, maintained reasonable procedures created to prevent any
26 type of intentional violations of the Fair Debt Collection Practices Act.

27 **TENTH AFFIRMATIVE DEFENSE**

28 10. As a separate, affirmative defense, Defendant alleges that if Plaintiff

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1 was damaged in any sum or sums alleged, which Defendant denies, then Plaintiff's
2 damages are limited by 15 U.S.C. §1692(k)(a)(1), §1692(k)(a)(2)(A), §1692(k)(a)(3)
3 and 15 U.S.C. § 1692(k)(b)(1).

4 **ELEVENTH AFFIRMATIVE DEFENSE**

5 11. As a separate, affirmative defense, Defendant alleges that
6 Defendant's conduct, communications and actions, if any, were privileged pursuant
7 to 15 U.S.C. §1692(k)(c).

8 **TWELFTH AFFIRMATIVE DEFENSE**

9 12. As a separate, affirmative defense, Defendant alleges that the alleged
10 actions of Defendant were proper and did not violate any provisions of Cal. Civ.
11 Code § 1788, *et seq.*

12 **THIRTEENTH AFFIRMATIVE DEFENSE**

13 13. As a separate, affirmative defense, Defendant alleges that the alleged
14 actions of the Defendant were privileged pursuant to Federal and State Common
15 Law.

16 **FOURTEENTH AFFIRMATIVE DEFENSE**

17 14. As a separate, affirmative defense, Defendant alleges that if Plaintiff
18 was damaged in any sum or sums alleged, which Defendant denies, Plaintiff failed to
19 mitigate his damages.

20 **FIFTEENTH AFFIRMATIVE DEFENSE**

21 15. As a separate, affirmative defense, Defendant alleges that if Plaintiff
22 was damaged in any sum or sums alleged, which Defendant denies, Defendant's
23 alleged acts or omissions were not a proximate cause of said damages.

24 WHEREFORE, this answering Defendant prays,


25 1. For a judgment in favor of Defendant, and against Plaintiff, and that
26 Plaintiff take nothing by reason of said Complaint;

27 2. That this answering Defendant be awarded cost of suit herein and
28 such other further relief as the Court deems just.

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Defendant demands trial by jury.

DATED: February 28, 2008 LEWIS BRISBOIS BISGAARD & SMITH LLP

By 
Stephen H. Turner
Alisha M. Lee
Attorneys for Defendants ARS National
Services, Inc. and JASON A. HOWERTON

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CERTIFICATE OF SERVICE

I certify that on the 28th day of February, 2008, I electronically transmitted the foregoing document to the Clerk's office using the CM/ECF System for filing and transmittal of a Notice of Electronic Filing to the following CM/ECF registrants:

Fred W. Schwinn, Esq.
CONSUMER LAW CENTER, INC.
Attorneys for Plaintiff

By: /s/ Stephen H. Turner

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